



NFIP/CRS UPDATE

September / October 2016

Coordinator's Manual for 2017 Coming Soon

In accord with its routine three-year cycle, the CRS is preparing to release an updated version of the *CRS Coordinator's Manual*. The draft document is undergoing final review at the Office of Management and Budget to ensure adherence with the requirements of the Paperwork Reduction Act. When OMB issues its final approval and sets an effective date—expected to be January 1, 2017—the new *Coordinator's Manual* will be available for download at www.CRSresources.org and at other sites.

Unlike the previous, 2013, edition, the upcoming *Coordinator's Manual* will include no major changes. Numerous improvements, clarifications, and minor corrections are being made, some of which are quite important even though they do not require substantive changes to a community's CRS program or procedures. Some of the 2017 changes are discussed below.

The CRS Team thanks all the communities who provided feedback about the *Coordinator's Manual* from month to month, pointing out places where the language could be clearer, where another example would be useful, or how criteria or scoring could be adapted to ensure an approach to credit that is appropriate in a wide range of circumstances.

Things to Know

- You do not need to change your preparation for your next verification visit. Just get ready as you always do. As usual, your community's coverage under the new edition will be phased in and your ISO/CRS Specialist will work with you to spot any different documentation or other changes that will apply to you in the future.
- The 2017 *Coordinator's Manual* is expected to become effective January 1, 2017, and will be available for download at www.CRSresources.org.

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Coordinator's Manual Coming in 2017 (cont.)

- Changes from previous editions will be marked with vertical bars *[like this]* in the margins of the pages of the 2017 *Coordinator's Manual*. This will help you spot places that you may want to review, to see if the change affects your community.

Four Things that will be Different

- The CRS repetitive loss categories will be changing. Category C communities will be those with 50 or more repetitive loss properties (compared to 10 or more such properties under the current *Coordinator's Manual*). With this change will come a requirement that repetitive loss areas be addressed either in Planning Step 5.c. for floodplain management plans (FMP) (Section 512.a under Activity 510 (Floodplain Management Planning)) or included in a repetitive loss area analysis (RLAA)(Section 512.c). There will be more explanation about this requirement in the next newsletter. For most Category C communities, attention to repetitive loss areas already meets the CRS requirements, but some communities may need to give more consideration to their repetitive loss areas as they develop or update their hazard mitigation plans or other plans.
- The three special flood-related hazards supplements (dealing with coastal erosion, tsunami hazards, and inland hazards) to the *Coordinator's Manual* are being discontinued. Communities who map and/or manage areas subject to one of the seven CRS-credited special flood-related hazards will see that, in the 2017 edition, all the credit criteria, scoring details, and other needed information for receiving credit have been folded into the *Coordinator's Manual* itself. This eliminates the need for the extra documents, and makes it easier to see how the special flood-related hazards credits relate to broader management techniques, i.e., mapping, higher regulatory standards, open space, and the like.
- With the 2017 *Coordinator's Manual*, credit for being a Cooperating Technical Partner (CTP) is being retired and credits within other floodplain mapping elements are being increased to offset that loss. The majority of communities will see their points go up in other mapping elements. This shift will allow for fair credit to communities that, for one reason or another, do not or cannot avail themselves of the Federal Emergency Management Agency's CTP program.
- The freeboard prerequisite for becoming a CRS Class 4 community is being clarified. Between the 2007 and 2013 *Coordinator's Manuals*, a revision to the prerequisites language led inadvertently to a misunderstanding, namely that freeboard was not required throughout a community's entire Special Flood Hazard Area (SFHA), and in particular in unnumbered A Zones. Most Class 4 and better communities already were properly implementing the freeboard requirement, so going back to the original interpretation is not a burden. However, with new language clarifying that the one-foot freeboard requirement must be implemented throughout the SFHA, other communities will have time to update their ordinances, and require that a base flood elevation (BFE) be established at the time of development in unnumbered A Zones.

Looking Ahead

The next issue of the newsletter will cover more changes that will be coming in the 2017 *Coordinator's Manual*. These will include a standard for incorporating sea level rise within several CRS elements, options for watershed management planning (WMP) credit for coastal communities, the elimination of channel debris removal (CDR) credit under Activity 540 (Drainage System Maintenance) as a prerequisite for other credit, and other improvements and clarifications. ≡ ≡ ≡

How does your State help you with the CRS?

The University of New Orleans' Center for Hazards Assessment, Response and Technology (UNO-CHART) is developing a State CRS Strategy for Louisiana. The Strategy will review how state agencies and state-wide organizations can help communities with the CRS and/or with specific creditable activities and elements. For example, some state natural resources agencies and wildlife organizations can document natural floodplain functions for credit under Activity 420 (Open Space Preservation).



As part of this effort, CHART would like to review what agencies and organizations in other states are doing to help communities—not just with open space, but any and all CRS-related activities. If you have experience with a state agency or statewide or regional organization that has helped a community with CRS credit or documentation, please notify Dr. Monica Farris, Director, UNO-CHART, at mateets@uno.edu or (504)280-4016. The staff researchers look forward to hearing from you about your CRS experience. ≡≡≡

The CRS — Questions & Answers

— *Answers to actual questions posed by CRS communities* —

Engineered Openings on Elevation Certificates

Q *When a structure uses an engineered opening (flood vent), which opening is supposed to be marked on the Elevation Certificate—the actual opening or the engineered/rated opening size? And where does the surveyor put that information?*

A If the structure has engineered flood openings, the surveyor is to record the actual area of the openings in Section A8.d) and Section A9.d), where they apply, and attach a copy of the Individual Engineered Flood Openings Certification and Evaluation Report issued by the International Code Council Evaluation Service (ISS ES) to the Elevation Certificate. Even though the numbers may make it look like the openings are not compliant, the certification should have language that explains the equivalent area for compliance purposes.

Then, the engineered/rated size of the openings should be entered in the Comments portion of Section D, on page two of the Elevation Certificate. ≡≡≡

Debbie's Dish . . . on CRS Users Groups

Debbie Cahoon Vascik, CFM
Users Groups Liaison

Movers and Shakers—Everyone's Needed

In my last column, I talked about CRS Users Groups being part of a “movement.” Well, now that I've talked about the movers, let's talk about the shakers too. You know the type. The shakers are those people who think outside the box and blaze a trail of fresh ideas and new experiences. If the movers are the ones to get the ball rolling, the shakers will take the ball all the way down to score.

Fortunately, there's a place in CRS Users Groups for both the movers and the shakers. The movers are committed and dedicated to the cause. They're the groups that have been around for a while, have a good base following, and meet up a couple of times a year. These groups are the backbone of the program, and they're here to stay.

And then you have the shakers. They're the ones bursting onto the scene with newsletters and websites. They're organizing regional Programs for Public Information. They boast high attendance numbers at quarterly or monthly meetings. The initial momentum may begin to wane at some point, but you can tell these groups have the endurance to be around for a long time too.

The CRS is all about action, and movers and shakers are the best people to get things done. It used to be that the CRS program was all about documentation. While that's still true in a sense, it's evolved into so much more. The movers and shakers in most communities don't just want to settle for documenting what they're already doing. They want to do MORE. They want to protect more people, reduce more flood damage, and get more of a discount for their citizens. They want to consider alternatives to practices that may have been in place for decades but no longer produce the best results. The movers and the shakers work the CRS rather than having the program sit on a shelf until it's time for a recertification or cycle visit.

The great thing is that there's absolutely nothing wrong with being either a mover or a shaker. The worst thing is to be or to do nothing at all, aka a “watcher.” Watchers let a beneficial program go untouched because the work seems insurmountable. That's why participating in a CRS Users Group is so helpful because it shows communities that it pays to be proactive, that movement leads to action and, in turn, leads to success.

Communities sharing ideas and working together has shown to be a far better venture for getting results than just sitting at a desk and waiting for an ISO/CRS Specialist to knock on your door. The CRS can be everything a community wants it to be if the community is willing to put in the time and effort to take action and make things happen. Look to others in your CRS Users Group as motivation.

So whether you're a mover or a shaker, just know that either one is going to be a boon for your program and your community. Don't allow yourself to be a watcher and to let opportunities pass you by. BE more to DO more! ≡≡≡

Success with CRS

This month: A snapshot of the numerous floodplain management and CRS activities being carried out in Jersey County, Illinois. For more details, see www.jerseycountyillinois.us. For more stories, see the Success with CRS website at www.CRSresources.org/success.

A Comeback County

“Jersey County has traveled a very long way to become one of the best floodplain management communities in Illinois,” says Cindy Cregmiles, Jersey County Floodplain Administrator.

The unincorporated, rural county in southwestern Illinois joined the National Flood Insurance Program in 1978. But in the face of a strong anti-zoning and anti-building code sentiment among its residents, it struggled to exercise oversight of development within its jurisdiction. For many years even the floodplain areas—along the Mississippi and Illinois rivers—were similarly unregulated. And that development was suffering flood damage as a result: since 1987 over 1,500 flood damage claims had been paid on properties in the County, totaling around \$15.5 million. “We were considered one of the worst counties in Illinois due to lack of supervision of development in the floodplain,” Cregmiles explains.

The county was placed on probation from the NFIP in 2001, citing 42 structures as being in violation of the county’s floodplain ordinance.

Exacerbating the problem were more than 250 structures within the County that had suffered repetitive flooding and filed repeated insurance claims for that damage. A couple hundred leased cabins on U.S. Army Corps of Engineers land along the Illinois River and Piasa Creek also suffered repeated flooding. Eighteen of the cabins were “severe repetitive loss” structures, made infamous in an NBC report, “Fleecing of America,” in 2002. One cabin owner reportedly had collected one quarter of a million dollars in claims payments.

In response to the probation action, County officials worked hard in a massive effort to regain supervision of floodplain development. They established a full-time floodplain administrator, supported extensive staff training, found ways to remedy all the violations, developed a multi-jurisdiction hazard mitigation plan, assessed the repetitive loss problem, and committed—with funds, personnel, and policy—to effective management of the floodplain areas.

In 2005 the County was removed from probation and achieved good standing with the NFIP. Only three years later, in 2008, Jersey County’s floodplain management had progressed to the point that the County was able to join the Community Rating System. Now a Class 5, with 25% premium reductions, the County’s residents save about \$25,000 annually.

“The savings to taxpayers not only in premiums but also in real dollars by avoiding the constant cycle of filing claims is a huge benefit to communities.”

—Donald R. Little, Chairman
Jersey County Board

“The CRS program has encouraged us to do an even better job of taking care of our floodplain and regulating new development in hazardous areas,” Cregmiles says.

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Jersey County Comes Back with CRS (cont.)

Now, An Active Program

To mitigate its flood hazard, Jersey County applies a whole range of CRS-credited activities such as higher regulatory standards (two feet of freeboard, building setbacks), outreach projects to promote public awareness of flooding; using a geographic information system (GIS) and sophisticated mapping data; and working to clear buildings out of its floodplains.

“The CRS gives you a standard floodplain management format to follow. It provides you with information you need to implement higher standards and tells you things you can do,” Cregmiles explains.

Using the GIS mapping data, relocation, elevation techniques—and prompted by the CRS—the County has made great progress on reducing its exposure to repetitive flood losses. “We have been able to reduce the number of repetitive loss structures to 29—a huge improvement,” says Cregmiles. “And we have mitigated every one of our severe repetitive loss properties.” The at-risk cabins on Corps property likewise have been minimized: after removing 71 of them and elevating 58, only 90 of those remain.



An Elevated Cabin in Jersey County, Illinois

Public Outreach is Crucial

“The CRS taught us how to involve and educate our public on ways to reduce damage to property and public safety,” Cregmiles adds.

In 2009 Jersey County served as one of the pilot communities in a field test of a new approach for crediting outreach and public awareness under the CRS. For the pilot project, Jersey County used the steps outlined in the proposed CRS approach to assess its existing public awareness efforts, determine what audiences needed to be receiving specific pieces of information, and figured out precisely what projects the County should do to carry out an effective outreach strategy.

The County thus got a head start on developing its own Program for Public Information, subsequently receiving CRS credit for that work. Among its outreach efforts are

- Mapping service information on past floods;
- Annual mailing to residents in the Special Flood Hazard Area with flood notices and safety tips, to bankers and insurance agents advertising our mapping service, and to all county residents who own property in Jersey County;
- A website with a “Floods” tab with complete local information and links to outside sources;
- PPI Committee meetings that are open to public;
- Annual reports to County board;
- Brochures on building rules and techniques; and
- Notices about stream dumping regulations.

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Jersey County Comes Back with CRS (cont.)

“The CRS was instrumental in prompting our County Board to approve the funding to put in a website for the entire community,” Cregmiles explains, “because we needed to get CRS information out to our citizens.”

So Many Benefits from CRS

Another plus from being in the CRS, according to Cregmiles, is being a part of the Illinois CRS Users Group, which gets together twice a year. It uses a roundtable format “so that we can all gather around and discuss our common problems and successes.”

Communities should recognize, she adds, that the CRS is all voluntary. “No one is making us do it. We do this for our citizens.”

“Other communities that are not participating in the CRS are certainly missing the boat,” Cregmiles concludes. ≡ ≡ ≡

Tidbits from the CRS Task Force

The Community Rating System Task Force met in Kansas City, Missouri, during the week of September 12th. The meeting included these items:

- Development and review of the 2017 *CRS Coordinator’s Manual* is on schedule. It is expected to become effective on January 1, 2017. Changes are being presented to communities in the upcoming *NFIP/CRS Update* newsletters. A summary of changes will be included in the 2017 *Coordinator’s Manual*. Webinars are also being planned.
- Nominations have been received for the 2016 CRS Award for Excellence. The Selection Committee will review the nominations and make a recommendation to FIMA.
- The centralized Elevation Certificate review project is proceeding. The 2015 FEMA Elevation Certificate is being incorporated into the software. Training of ISO staff to process the reports from the software will begin next year.
- The Success with CRS website is up and running at www.CRSresources.org/success. Twenty-seven community stories have been accumulated so far.
- A committee was formed to develop guidelines and/or products to be used to help CRS communities after a disaster and to present the CRS to potential new community participants.

The Community Rating System Task Force is the inter-agency, multidisciplinary advisory body that has provided guidance to FEMA since the inception of the program. The CRS Task Force is made up of professionals from diverse backgrounds—representatives of FEMA, the insurance industry, professional organizations, local governments, and other governmental entities. It serves to monitor the program, discuss needed changes, and make recommendations to FEMA.

The CRS Task Force plans to meet again in late January 2017. ≡ ≡ ≡



Online Resources

At CRSresources.org

Check frequently at www.CRSresources.org to see what’s been added in the way of CRS materials. All documents referred to in the *Coordinator’s Manual* are posted here as soon as they are available. If you cannot find a piece of information or document, please notify your ISO/CRS Specialist or NFIPCRS@iso.com. Here are some recent additions to the website.

- **Success with CRS** is a new tab on the www.CRSresources.org website, featuring short articles about the many different ways in which communities have found their own types of success through the CRS.
- **Webinar Schedule**—A schedule for the rest of 2016 and early 2017 is posted under the Training & Videos tab at www.CRSresources.org/training. This link has registration information. Also, see the webinar schedule below.
- The most recent issue of the **NFIP/CRS Update** newsletter, in case you missed it (July/August 2016), along with all other past issues, can be found at www.CRSresources.org/100.

At FloodSmart.gov

Remember that the CRS pages of the FloodSmart website [https://www.floodsmart.gov/floodsmart/pages/crs/community_rating_system.jsp] are the place to go for people new to the CRS, elected officials, newly hired CRS Coordinators, and the public. It is designed for those who don’t need the full technical details posted elsewhere. ≡ ≡ ≡



Training Opportunities

Webinars

The CRS offers webinars to help communities understand and meet their CRS requirements. Many will be recorded, so they can be accessed later. Registration is free, but required, as space is limited. Some courses provide continuing education credits for Certified Floodplain Managers (CFMs). See www.CRSresources.org/training. The following one-hour topical webinars are on the calendar, and others will be scheduled. All webinars begin at 1:00 pm EST / 10:00 am PST.

- **Introduction to the CRS**— November 15, 2016

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Training Opportunities (cont.)

- **Developing a Program for Public Information and an Insurance Coverage and Improvement Plan**— November 16, 2016
- **Preparing for a Verification Visit** (1 hour and 15 minutes)— December 20, 2016
- **The CRS and Coastal Hazards**— December 21, 2016
- **The Role of the Community CRS Coordinator** — January 17, 2017
- **Changes in the 2017 CRS Coordinator’s Manual** — January 18, 2017
- **Introduction to the CRS**— February 21, 2017
- **Repetitive Loss Properties and the CRS**— February 22, 2017
- **Preparing for a Verification Visit** (1 hour and 15 minutes) — March 21, 2017
- **Changes in the 2017 CRS Coordinator’s Manual** — March 22, 2017
- **The Role of the Community CRS Coordinator** — April 18, 2017
- **Repetitive Loss Properties and the CRS**— April 19, 2017
- **Introduction to the CRS**— May 16, 2017
- **The CRS and Coastal Hazards**— May 17, 2017
- **Preparing for a Verification Visit** (1 hour and 15 minutes) — June 20, 2017
- **Developing Outreach Projects for Activity 330** — June 21, 2017

Some other anticipated webinars include **How FloodSmart Tools can help CRS Communities, Forming a Users Group, and Stormwater Management**. If you’d like to have a webinar on the FEMA Elevation Certificate, or a particular CRS activity, contact your ISO/CRS Specialist.

For more on the CRS webinars, go to www.CRSresources.org/training. If you have questions about or suggestions for the CRS Webinar Series, contact Becca.Croft@atkinsglobal.com.

Workshops and Training related to the CRS

- **The Community Rating System (E0278)** (field-deployed course is designated as L0278)
..... March 20–23, 2017; June 26–29, 2017; September 11–14, 2017

This is the all-purpose training course for the CRS. It is taught at both the Emergency Management Institute (see below) and at sites throughout the country at the request of interested communities, groups, or states, pending available funding.

- Attendees of E0278 CRS courses based on previous *Coordinator’s Manuals* may want to repeat this course. Therefore, restrictions on repeat attendance have been waived.

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Training Opportunities (cont.)

- For continuing education credit for Certified Floodplain Managers, the ASFPM will award CECs earned at the E0278 CRS course.
- No more than two persons per community may attend at one time.

Prerequisite: To enroll in the CRS course, you must be a Certified Floodplain Manager (CFM®), or have completed the National Flood Insurance Program course (E0273), or be a full-time floodplain manager with over two years of specific floodplain management experience.

- **Advanced Floodplain Management Concepts II** (E0282) April 24–27, 2017
- **Managing Floodplain Development through the NFIP** (E0273)
..... May 22–25, 2017; August 21–24, 2017

E0273 is also field deployed periodically. Contact your State NFIP Coordinator for more information [see <http://www.floods.org/index.asp?menuID=274>].

- **Advanced Floodplain Management Concepts III** (E0284) July 24–27, 2017
- **Residential Coastal Construction** (E0386) August 28–31, 2017
- **Advanced Floodplain Management Concepts I** (E0194) January 30—February 2, 2017
- **Unified Hazard Mitigation Assistance—
Application Review and Evaluation** (E0213) June 19–20, 2017
- **Unified Hazard Mitigation Assistance—
Developing Quality Application Elements** (E0212) May 15–18, 2017
- **Unified Hazard Mitigation Assistance—
Project Implementation and Programmatic Closeout** (E0214) February 22–23, 2017;
..... June 21–22, 2017
- **Retrofitting Floodprone Residential Buildings** (E0279) May 22–25, 2017
- **Fundamentals of Building Science** (E0312) September 25–28, 2017

CRS communities can receive CRS credit points after their staff members complete certain training sessions. Under Section 432.o, regulations administration (RA) of the *Coordinator's Manual*, five points are provided for each member of a community's floodplain permit staff who graduates from courses E0194, E0273, E0278, E0282, E0284, or E0386 (up to 25 points). Graduating from E0279 is worth up to five points under Activity 360 (Flood Protection Assistance).

About the Emergency Management Institute

FEMA's Emergency Management Institute (EMI), in Emmitsburg, Maryland, offers training on topics related to floodplain management, mitigation, and construction, including the basic CRS course (E0278). These are oriented to local building, zoning, planning, and engineering officials. Tuition is free for state and local government officials, travel stipends are available,

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Training Opportunities (cont.)

and on-campus lodging is free. Free transportation is provided from the airport to the campus and back to the airport. The only out-of-pocket expense is a meal ticket—all-you-can-eat breakfast, lunch, and dinner. Go to the EMI website for specific details at http://www.usfa.fema.gov/downloads/pdf/NETC_Welcome_Package.pdf. The application to attend can be found at <http://training.fema.gov/Apply/>, or call EMI at 1-800-238-3358 or (301) 447-1035. Signed applications should be submitted through the state's Emergency Management Training Officer.

Bring the CRS to Your Home Town

The CRS conducts the field-deployed CRS course (L0278, the same as EMI's E0278) throughout the year, depending on funding availability. A state, CRS Users Group, or organization that would like to host a course or discuss CRS training opportunities should contact its FEMA Regional CRS Coordinator (see www.CRSresources.org/100). ≡ ≡ ≡

Statement of Purpose

The *NFIP/CRS Update* is a publication of the National Flood Insurance Program's Community Rating System. It provides local officials and others interested in the CRS with news they can use.

The *NFIP/CRS Update* is produced in alternate months. It is distributed electronically, at no cost, to local and state officials, consultants, and other interested persons. Communities are encouraged to copy and/or circulate the *Update* and to reprint its articles in their own local, state, or regional newsletters. No special permission is needed.

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